

ATTORNEY FOR COMMONWEALTH

Important Official in System of County Government.

DUTIES AND COMPENSATION

He is the Paid Legal Adviser of the Board of Supervisors and Should Keep Them from Making Errors—Duties of the Board.

There is no more important official in the system of county government than the Commonwealth's attorney—more important even than the judge, because he is the retained and paid legal adviser of all the other officials.

His compensation comes from the State in the form of specified fees for the prosecution of criminals, and, in exceptional instances, for services rendered in civil cases. See Code, §525-528.

But his fixed chief annual allowance comes from the board of supervisors. For this stipend he is to perform all the legal services demanded for the protection of the county and needed for the guidance of the board of supervisors. He is, in short, the retained legal counsel of the board, and is expected to attend all its sittings, and to keep it from doing an unlawful action, and to protect it from the unlawful actions of others.

To a board like the board of supervisors, which is composed of men who, neither by education nor training, have fitted themselves for dealing with intricate accounts, or for deciding difficult questions of law and fact, such an assistant is invaluable—supposing he does his duty. In the matter before the board, he is to be the eyes and ears of the board, and when present, permits the board to audit and pay them when not in proper form nor sworn to, he consents to a clear violation of the law, which is his duty, to see carried out literally, Code, §58.

It is almost incredible that such things should happen, but it is a fact of almost every-day occurrence—that accounts are not properly itemized and sworn to, are paid by boards of supervisors, and a further very condemnable fact comes to light—that many of the accounts so paid would not have been presented if the parties offering them had been required to itemize them by oath and to itemize the particulars.

When such things happen—and they do happen—pray, where was the Commonwealth's attorney?

Again, the board settles annually with the treasurer on the account of his receipts through the tax levy, and disbursements to warrants, commissions, &c.

Under levy there is a penalty of 5 per cent. upon taxes not paid in before December 1st. Suppose the tax deferred is \$15,000; then penalty, at 5 per cent., would be \$750, upon which the treasurer is entitled to a commission of 5 per cent.—\$37.50. Amount of penalty, \$787.50. The treasurer's commission is \$37.50, and the Commonwealth's attorney's fee is \$15,000. When the treasurer makes no return of the money collected under penalty, but simply pockets the whole sum of \$15,000, instead of his just commission of \$37.50, isn't it in order to ask, Where was the Commonwealth's attorney? The fault of the Treasurer to account to boards of supervisors and to county boards for money collected under penalty is a fact that may not be disputed in the past of some of the counties.

SETTLEMENT WITH TREASURER. Upon the final settlement with the treasurer, the attorney being present, it goes without saying that the board has a right to expect from its paid counselor such guidance and help as will protect it from the evil and wrong of a settlement where assets and credits claimed by the treasurer do not in reality exist. He is, or ought to be, familiar with accounts. The board, being unskilled, may not be. If, however, the settlement which does not show the real state of things is by agreement between the treasurer and the attorney to protect the county of the attorney to protect against it on behalf of the people. There are cases of improper and wrong annual settlements between supervisors and treasurers that do not appear to have been condemned or exposed by the Commonwealth's attorney for the county.

If the attorney for the Commonwealth, the paid legal adviser of the county, saw to it that no accounts were allowed to be paid that were not properly itemized and sworn to in proper form (section 536, Code); that no improper or wrong annual settlement was made between treasurer and board of supervisors, and (most important of all) that full itemized statements were annually published by the board for the information of the people, as required by law (section 87, Code), he would satisfy the people that he was a valued county official, and fully worth the money now paid him.

The absence of these valuable services, there are many among us who wonder why it is that the public pay such salaries for so small a modicum of work. This wonder grows when it becomes known that so many of the fines levied by magistrates in criminal cases for the benefit of the Commonwealth fall to reach the public Treasury. Under section 721 of the Code it is the duty of the Commonwealth's attorney to bring into the Treasury matters twice a year. He does not, as a rule, and, as a consequence, there are magistrates who get a great deal more out of their offices than the lawful fees warrant.

BOARD OF SUPERVISORS. This body performs duties of great importance to the community. It makes all levies for county purposes, and settles annually with the treasurer for the revenue collected and paid to the county. It makes all expenditures made to schools, and districts for road purposes, and through warrants issued by itself for bridges, public buildings, and for extraordinary and exceptional purposes, as in the cases of epidemics.

It is defective in its business methods, and want to be hasty in its action, of which there comes frequently waste and loss, but these errors could and would be avoided if the board were it, as it should be, guided and guarded by its paid counselor, the Commonwealth's attorney.

Possessed, as it is, of executive, financial, and (to some extent, at least) of financial functions, its members should be selected from the best men in the community. One of its chief evils in practice is in the hasty way it discharges the many responsible duties laid upon it, and that chiefly because of the small pay allowed its members, and their inability, because of personal engagements, to give the time and thought to public questions they deserve.

When working in harmony with the judge, the Commonwealth's attorney, the treasurer, and the people, the board of supervisors does excellent work for its local body politic, and could ill be dispensed with.

The writer has attempted to show that the county government was endowed with all the powers necessary to discharge its duties fully and honestly for its people if each official did his duty. It is the business of the public to see that the officers do their duty in full, and to this end it (the public) should insist upon the most absolute publicity in all of the county government's transactions. What evils have arisen have grown mainly out of the suppression of facts that ought to have been known to the public.

THAMES AND MERSEY MARINE INSURANCE COMPANY, LTD.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899, OF THE CONDITION AND AFFAIRS OF THE THAMES AND MERSEY MARINE INSURANCE COMPANY, LTD., OF LIVERPOOL, ENGL., ORGANIZED UNDER THE LAWS OF THE KINGDOM OF GREAT BRITAIN AND IRELAND, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

Chairman—H. W. HIND, Liverpool.
Secretary—J. KIDMAN, Liverpool.
Manager and Principal Agent in the United States—H. K. FOWLER.
Principal Office—the COMPANY STREET, NEW YORK.
Organized or Incorporated—October 31, 1892; commenced business in United States, August, 1890.

CAPITAL.
Amount of capital stock subscribed.....\$1,000,000 00
Amount of capital stock paid up in cash.....100,000 00

ASSETS.
BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

| | Par Value. | Market Value. |
|--|--------------|---------------|
| United States 4 per cent registered bonds, due 1907..... | \$375,000 00 | \$427,500 00 |
| Chicago and Northwestern Railway Co. 3 1/2 per cent gold bonds, due 1907..... | 92,000 00 | 97,520 00 |
| New York Central and Hudson River R. R. Co. 4 per cent debenture certificates, due 1905..... | 25,000 00 | 25,250 00 |
| Allegheny Valley Railway Co. general mortgage 4 per cent gold bonds, due 1942..... | 20,000 00 | 21,200 00 |

Total par and market value (carried out at market value).....\$512,000 00 \$571,470 00
Cash in the company's principal office.....44 54
Cash belonging to company deposited in Bank.....15,381 01

Gross premiums (as written in the policies) in course of collection, not more than three months due.....73,920 34
All other property belonging to the company—viz.: Due from other companies for reinsurance on losses already paid—Washington Standard Marine, St. Paul Fire and Marine, Insurance Company of North America, Merchants and Traders.....4,904 82
Amount of premiums unpaid on policies which have been issued more than three months.....\$3,923 47

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....\$ 191 47
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....84,715 00
Losses resisted, including interest, costs and other expenses thereon.....16,156 00

Total gross amount of claims for losses.....\$101,062 47
Deduct reinsurance thereon.....9,430 00

Net amount of unpaid losses.....\$ 91,632 47

Total unearned premiums as computed above.....28,903 67
All other demands against the company, absolute and contingent, due and to become due, admitted and contested—viz.: Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$7,374 03; reinsurance, \$11,723 15.....19,100 18

Total amount of all liabilities, except capital stock and net surplus.....\$130,327 32
Surplus beyond capital and all other liabilities.....500,082 04

Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....\$729,400 36

RECEIPTS DURING THE YEAR.

Gross premiums and bills unpaid at close of last year.....\$150,784 22
Deduct amount of same not collected.....3,623 47
Net collected.....\$147,160 75
Gross premiums on risks written and renewed during the year.....564,700 95

Total.....\$711,861 70
Deduct gross premiums and bills in course of collection at this date.....137,608 90

Entire premiums collected during the year.....\$574,252 80
Deduct reinsurance, rebate, abatement and return premiums.....163,801 31

Net cash actually received for premiums.....\$410,451 49

Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.....15,000 00

Aggregate amount of receipts actually received during the year in cash.....\$425,451 49

DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses (including \$98,417.59 in commission, \$200.00 in interest, and \$4,311.93 in other expenses).....\$453,033 13
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), \$4,311.93, and all amounts actually received for reinsurance in other companies, \$189,340.16. Total deduction.....230,671 79

Net amount paid during the year for losses.....\$222,361 34

Paid for commission or brokerage.....40,067 22

Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees.....21,008 77

Paid for State and local taxes in this and other States.....11,294 38

All other payments and disbursements: Stationery, legal expenses, &c.....21,910 74

Sent home office in Liverpool, Eng.....\$105,953 69

Aggregate amount of actual disbursements during the year, in cash.....\$320,262 45

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Risks written.....\$704,747 00
Premiums received (gross).....1,292 31
Losses paid.....170 33

H. K. FOWLER,
Manager and Principal Agent in U. S.

State of New York, City of New York—ss.:
Subscribed and sworn to before me this 24th day of January, 1900.

EDWIN F. COREY,
Commissioner of State of Virginia.

B. C. WHERRY, Agent,

NEW YORK PLATE-GLASS INSURANCE COMPANY.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899, OF THE CONDITION AND AFFAIRS OF THE NEW YORK PLATE-GLASS INSURANCE COMPANY, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—MAX DANZIGER.
Secretary—MAJOR A. WHITE.
Incorporated—MARCH 29, 1891; commenced business—MARCH 19, 1891.
Principal Office—34 PINE STREET, NEW YORK.

CAPITAL.
Amount of capital paid up in cash.....\$100,000 00
Amount of net ledger assets, December 31st of previous year.....\$46,738 54

INCOME DURING THE YEAR.

Gross premiums unpaid December 31st, last year.....\$44,632 37
Gross premiums on risks written and renewed during the year, 27,414 01
Total.....\$72,046 38
Deduct gross premiums in course of collection at this date.....43,611 00

Entire premiums collected during the year.....\$28,435 38
Deduct reinsurance, abatement, rebate and return premiums.....\$5,542 05

Net cash actually received for premiums (carried out).....\$22,893 33

Received for interest and dividends on stocks and bonds.....13,632 25

Interest upon other debts due the company.....390 63

Total interest.....13,983 33

Profit on ledger assets actually sold during the year, over cost.....4,016 25

Total income actually received during the year, in cash.....\$36,895 75

Aggregate last balance and income.....\$82,738 29

DISBURSEMENTS DURING THE YEAR.

Gross amount paid for matured claims.....\$124,906 00
Deduct reinsurance and salvages, including recoveries on account of losses previously paid.....16,038 96

Net paid policy-holders.....\$108,867 04

To stockholders for interest or dividends.....\$10,000 00

Commissions to agents.....69,196 32

Salaries, traveling and all expenses of agents and agencies not on commission account.....7,356 34

Salaries employees, \$14,871.31; officers, \$9,676; and home office employees, \$14,871.31.....39,418 33

Taxes on premiums, \$2,103.20; insurance, deposits, &c., \$5,541.85; agents' licenses, \$4,975.15; municipal taxes, \$383.50.....\$12,703 90

Rent, expenses.....3,312 82

Legal expenses.....138 30

Furniture and fixtures.....\$1,634.05; 1,824 41

Advertising, \$294.38; and general printing and stationery, \$1,634.05; and all other items.....\$9,966 97

Total miscellaneous expenses.....12,152 86

Total disbursements.....\$241,020 50

Balance.....\$341,738 79

ASSETS.

Loans on mortgage on real estate (including \$500,000 other than first liens).....\$ 2,500 00

Cost value of bonds and stocks owned absolutely.....\$41,690 00

Cash deposited in banks.....1,186 38

All other items, viz.:
Plate glass on hand.....5,878 28
Premiums in course of collection.....5,154 84
Total value.....\$77,743 39

Aggregate amount of all assets of the company stated at their actual value.....\$350,553 44

LIABILITIES.

In process of adjustment.....\$4,012 73

Aggregate of unpaid claims and unpaid losses.....\$4,012 73

Gross premiums upon all unexpired risks, running one year or less from date of policy: Plate Glass, premiums, \$221,309.15; unearned portion (50 per cent.).....\$112,154 57

Total unearned premiums, as computed above.....\$112,154 57

Cash dividends to stockholders, declared, but not yet due.....500,000 00

Due and accrued salaries, rent, advertising, agency and other expenses.....482 26

Return premiums.....1,262 15

Total amount of all liabilities except capital.....\$122,913 31

Capital actually paid up in cash.....\$100,000 00

Surplus beyond capital and other liabilities.....257,141 13

Aggregate amount of all liabilities, including paid-up capital and net surplus.....\$380,634 44

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 1899.

Risks Written.....\$19,856 35
Premiums Received.....\$901 25
Losses Paid.....\$301 43

Plate Glass.....\$46,356 38

(Signed) MAX DANZIGER, President.
(Signed) MAJOR A. WHITE, Secretary.

State of New York, City of New York—ss.:
Subscribed and sworn to January 31, 1900, before C. F. FISHBEEK, Notary Public.

T. L. ALFRIEND, Agent,
1203 East Main Street.

CONTINENTAL INSURANCE COMPANY OF NEW YORK.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899, OF THE CONDITION AND AFFAIRS OF THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—P. C. MOORE.
Secretary—EDWARD LANNING.
Principal Office—46 CEDAR STREET, NEW YORK.
Organized—NOVEMBER, 1852; commenced business—JANUARY, 1853.

CAPITAL.
Whole amount of stock actually paid up in cash.....\$1,000,000 00

ASSETS.

Value of real estate owned by the company.....\$1,106,250 00

Loans on bonds and mortgage (duly recorded and being the first lien on the fee simple) upon which not more than one year's interest is due.....78,700 00

Interest accrued on all said bond and mortgage loans, exclusive of land improvements.....\$35,650 00

Value of buildings mortgaged (insured for \$39,000 as collateral).....90,500 00

Total value of said mortgaged premises.....\$1,356,100 00

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

United States Registered Bonds.....\$ 500,000 00

New York City Registered Bonds.....200,000 00

Augusta Southern R. R. First Mortgage Bonds.....50,000 00

Chl. Mtl. & St. Pl. R. R. First Mortgage Bonds.....50,000 00

Chicago and Northwestern R. R. First Mortgage Bonds.....40,000 00

Chl. St. Paul, Minn. & Omaha Ry. First Mortgage Bonds.....100,000 00

Columbia and Greenville R. R. First Mortgage Bonds.....60,000 00

Elmira, Cortland and Northern R. R. First Mortgage Bonds.....60,000 00

Georgia, Alabama and Western R. R. First Mortgage Bonds.....100,000 00

Indiana, Bloomington and Western R. R. First Mortgage Bonds.....135,000 00

Kentucky Central Railway Company First Mortgage Bonds.....50,000 00

Louisville and Nashville R. R. First Mortgage Bonds.....50,000 00

Metropolitan Street Ry. Co. First Mortgage Bonds.....100,000 00

Midland R. R. Co. of New Jersey First Mortgage Bonds.....60,000 00

Milwaukee, Lake Shore and Western R. R. First Mortgage Bonds.....100,000 00

Morris and Essex R. R. First Mortgage Bonds.....60,000 00

New Mexico Bonds.....10,000 00

New York Gas & Elec. L. H. & P. Co. Bonds.....100,000 00

New York, Lackawanna and Western Ry. First Mortgage Bonds.....60,000 00

New York, New Haven and Hartford R. R. First Mortgage Bonds.....20,000 00

Panama R. R. Co. Bonds.....50,000 00

Portland (Vt.) Bonds.....50,000 00

Richmond and Danville R. R. Co. Bonds.....60,000 00

Richmond (Va.) Bonds.....50,000 00

Western Union Telegraph Co. Bonds.....150,000 00

Chicago and North Western Railway Co. Bonds.....25,000 00

Chicago and Northwestern Railroad Company Preferred Stock.....50,000 00

Chicago, Milwaukee and St. Paul Railway Company Preferred Stock.....50,000 00

Morris and Essex Railroad Co. Stock.....5,000 00

Great Northern R. R. Co. Preferred Stock.....100,000 00

Total par and market value (carried out as market value).....\$307,400 00

Cash in the company's office.....\$ 750 00

Cash belonging to the company deposited in bank.....25,301 41

Gross premiums (as written in the policies) in course of collection, not more than three months due.....229,618 33

Bill of exchange, drafts, bills of lading, marine and inland risks.....13,923 33

All other property belonging to the company, viz.: Due from other companies for reinsurance on losses already paid.....5,147 44

The gross amount of all the assets of the company.....\$1,718,000 57

Deduct doubtful collections.....5,900 00

Aggregate amount of all assets of the company, stated at their actual value.....\$1,706,000 57

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....\$ 11,537 25

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....161,747 83

Losses resisted, including interest, costs and other expenses thereon.....20,900 20

Total gross amount of claims for losses.....\$194,185 28

Deduct reinsurance thereon.....24,378 33

Net amount of unpaid losses.....169,806 95

Gross premiums received upon one year or less from date of policy, including interest premiums on perpetual fire risks, \$811,408.71; unearned premiums (fifty per cent.).....\$315,704 83

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$83,640.43; unearned premiums (pro rata).....461,291 53

Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$83,606.41; unearned premiums (50 per